

03292.101850

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.)	
	:	Art Unit: 3694
Application No. 10/709,697)	
	:	Confirmation No. 3696
Filed: May 24, 2004)	
	:	
For: DETERMINATION OF RISK FACTORS)	
FOR USE IN A CARD REPLACEMENT	:	
PROCESS)	July 16, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PETITION FOR EXTENSION OF TIME AND AMENDMENT

Sir:

Applicants petition to extend the period for response to the Office Action mailed March 18, 2009, for one month, from June 18, 2009, to July 19, 2009. The extension fee is being paid electronically. Any deficiency in or overpayment of the fee should be charged or credited to Deposit Account No. 06-1205.

In response to the Office Action, Applicants submit the following amendments and remarks.